

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Christina Ann Wodazak

Case No.:

21-

Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: December 12, 2021

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and+ included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY. ☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s) Attorney: REG

Initial Debtor: CML

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,602.26 per month to the Chapter 13 Trustee, starting on January
1, 2022 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$2,750.00 as well as any court allowed fees and expenses.
DOMESTIC SUPPORT OBLIGATION		

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C. 1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
NONE	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
ISN Corporation	237 Asbury Rd, Egg Harbor Twp, NJ 08234	0.00	NA	NA	\$2,424.00 per month

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
NONE					

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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NONE				
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
NONE							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

NONE			
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan: ISN Corporation, the Debtor's Mortgage Company, is current and will continue to be paid outside of the plan.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
NONE		

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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NONE			
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
NONE				

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

NONE							
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
NONE						

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
NONE					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Law Office of Rhonda E. Greenblatt, Esq., and other allowed administrative claims.
- 3) Secured claims
- 4) Priority secured claims
- 5) Unsecured claims that have been timely filed,

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

<p>Explain below why the plan is being modified:</p>	<p>Explain below how the plan is being modified:</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes☐ No**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: _____

Date: 12/12/2021

Date: 12/12/2021

/s/ Christina Ann Wodazak, Debtor

C Wodazak
Debtor

/s/ Rhonda E. Greenblatt, Esq.
Attorney for Debtor(s)

In re:
Christina Ann Wodazak
Debtor

Case No. 21-19539-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 14, 2021

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2021:

Recip ID	Recipient Name and Address
db	+ Christina Ann Wodazak, 237 Asbury Road, Egg Harbor Township, NJ 08234-7119
519459096	+ American Express, PO Box 1270, Newark, NJ 07101-1270
519459097	Bank of America, 4060 Ogletown Stanton Rd., Newark, DE 19713
519459098	+ Bank of America, 100 N. Tryon St., Charlotte, NC 28202-4024
519459099	Bank of America, PO Box 672050, Dallas, TX 75267-2050
519459101	Capital One/Walmart, PO Box 4069, Carol Stream, IL 60197-4069
519459102	Carters Credit Card Comenity Capital Bank, PO Box 650113, Dallas, TX 75265-0113
519459106	Comenity Bank Carters Credit Card PO Box 1821, 3075 Loyalty Cir., Columbus, OH 43219-3673
519459116	+ ISN Corporation, Attention Secretary Held, 2000 N. Classen Blvd, Ste. 3200, Oklahoma City, OK 73106-6034
519459121	New Jersey HealthcareSpec,PC, PO Box 412138, Boston, MA 02241-2138
519459124	Orlando, FL 32896-5004, Prosper Funding LLC, 2210 Main Street, Ste 300, San Francisco, CA 94105
519459125	Prosper Marketplace, Inc., 221 Main Street, Ste. 300, San Francisco, CA 94105-1909
519459127	+ Rausch Sturm LLP Paul John Klemm, Esq., 250 North Sunnyslope Road, Ste 300, Brookfield, WI 53005-4824
519459128	Sears Credit Cards-Citi, PO Box 70604, Philadelphia, PA 19176-0604
519459137	+ Toyota Motor Credit, PO Box 105386, Atlanta, GA 30348-5386
519459138	+ Upstart Loans, Upstart Pass Through Trust Series 2021-S, PO Box 1503, San Carlos, CA 94070-7503
519459139	Upstart/Finewise Bank, 2950 S. Delaware St., San Mateo, CA 94403-2577
519459140	Wawa Credit Card, PO Box 9001101, Louisville, KY 40290-1101

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 14 2021 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 14 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519459105	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2021 20:52:35	CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
519459100	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 14 2021 20:52:39	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519459107	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 14 2021 20:34:00	Comenity Bank/Talbots Bankruptcy Department, PO Box 182225, Columbus, OH 43218-2125
519459108	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 14 2021 20:34:00	Comenity Capital Carter, PO Box 1821, 3075 Loyalty Cir., Columbus, OH 43219-3673
519459109	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 14 2021 20:52:32	Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273
519459110	Email/Text: mrdiscen@discover.com	Dec 14 2021 20:34:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
519459111	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 14 2021 20:34:00	Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039

District/off: 0312-1

User: admin

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Date Rcvd: Dec 14, 2021

Form ID: pdf901

Total Noticed: 48

519459112	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 14 2021 20:34:00	Indigo Celtic Bank, PO Box 44 99, Beaverton, OR 97076-4499
519459113	Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 14 2021 20:34:00	Indigo Mastercard, Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
519459115	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 14 2021 20:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519459103	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2021 20:52:38	Chase, PO Box 15123, Wilmington, DE 19850-5123
519459104	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2021 20:52:22	Chase Freedom, PO Box 155458, Wilmington, DE 19886-5548
519459117	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2021 20:52:23	JPMCB, 301 N. Walnut Street, Fl. 9, Wilmington, DE 19801-3971
519459118	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2021 20:52:38	JPMCB Card Services, 301 N. Walnut Street, Fl. 9, Wilmington, DE 19801-3971
519459119	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 14 2021 20:34:00	KOHL'S/Capital One, PO Box 3084, Milwaukee, WI 53201-3084
519459120	+ Email/Text: Documentfiling@lciinc.com	Dec 14 2021 20:34:00	Lending Club, 595 Market Street, Ste. 200, San Francisco, CA 94105-2807
519459122	Email/Text: recovery@paypal.com	Dec 14 2021 20:34:00	Paypal, PO Box 45950, Omaha, NE 68145-0950
519459126	Email/Text: bankruptcyteam@quickenloans.com	Dec 14 2021 20:34:00	Quicken Loans, Inc., Quicken Rocket Loans, 1050 Woodward Ave., Detroit, MI 48226-3573
519459130	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:22	SYNCB/Amazon PLCC, PO Box 960013, Orlando, FL 32896-0013
519459131	Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:22	SYNCB/JC Penneys, 4125 Winward Plz, Alpharetta, GA 30005-8738
519459133	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:22	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
519459132	Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:22	SYNCB/PayPal Credit Card, 4125 Winward Plz, Alpharetta, GA 30005-8738
519459134	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:38	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
519459135	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:21	SYNCB/TJX COS DC, PO Box 965015, Orlando, FL 32896-5015
519459129	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2021 20:52:35	Sears/CBNA, PO Box 64 97, Sioux Falls, SD 57117-6497
519460385	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519459136	Email/PDF: gecsed@recoverycorp.com	Dec 14 2021 20:52:22	TJX Rewards/SYNCB, PO Box 530948, Atlanta, GA 30353-0948
519459137	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 14 2021 20:34:00	Toyota Motor Credit, PO Box 105386, Atlanta, GA 30348-5386
519459141	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2021 20:52:27	WAWA/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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Date Rcvd: Dec 14, 2021

Form ID: pdf901

Total Noticed: 48

Recip ID	Bypass Reason	Name and Address
519459123		PayPal, c/o Synchrony Bank, PO Box 965004
519459114	*+	Indigo- Celtic Bank, PO Box 44 99, Beaverton, OR 97076-4499

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Rhonda E. Greenblatt	on behalf of Debtor Christina Ann Wodazak regrose64@yahoo.com greenblattlawfirm@gmail.com;greenblattr78814@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 2